

CLAIMS

What is claimed is:

1. A method for processing a payment and a disbursement at an accumulator over a network, comprising:
 - receiving employee information corresponding to an employee from an employer via the network, wherein the employee information comprises payment information and disbursement information;
 - processing a payment based on the payment information via the network; and
 - processing a disbursement based on the disbursement information via the network.
2. The method of claim 1, further including:
 - verifying the employee information using verification information received from an intermediary.
3. The method of claim 2, further including:
 - processing the payment based on the payment information, when the employee information is verified.
4. The method of claim 2, further including:
 - processing the disbursement based on the disbursement information, when the employee information is verified.

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5. The method of claim 3, wherein the payment is processed using debit-based electronic funds transfer.
6. The method of claim 4, wherein the disbursement is processed using addendum-based electronic data interchange.
7. The method of claim 1, wherein the employee information relates to a child support payment.
8. The method of claim 1, wherein the network is the Internet.
9. The method of claim 1, wherein the network is an intranet.
10. The method of claim 1, wherein the network is a wireless network.
11. The method of claim 1, wherein the network is a wired network.
12. The method of claim 1, wherein the network is a virtual private network.
13. The method of claim 1, further including:
 sending the employee information from the employer to the
 accumulator via the network.

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19. The method of claim 17, further including:
notifying the intermediary when the credit is applied to the account of
the intermediary.
20. The method of claim 1, further including:
generating a report at the accumulator based on the employee
information.
21. A system for processing a payment and a disbursement at an accumulator
over a network, comprising:
a first receiving component configured to receive employee information
corresponding to an employee from an employer via the
network, wherein the employee information comprises payment
information and disbursement information;
a first processing component configured to process a payment based
on the payment information via the network; and
a second processing component configured to process a disbursement
based on the disbursement information via the network.
22. The system of claim 21, further including:
a verifying component configured to verify the employee information
using verification information received from an intermediary.

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23. The system of claim 22, further including:
a third processing component configured to process the payment
based on the payment information, when the employee
information is verified.
24. The system of claim 22, further including:
a fourth processing component configured to process the
disbursement based on the disbursement information, when the
employee information is verified.
25. The system of claim 23, wherein the payment is processed using debit-based
electronic funds transfer.
26. The system of claim 24, wherein the disbursement is processed using
addendum-based electronic data interchange.
27. The system of claim 21, wherein the employee information relates to a child
support payment.
28. The system of claim 21, wherein the network is the Internet.
29. The system of claim 21, wherein the network is an intranet.

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30. The system of claim 21, wherein the network is a wireless network.
31. The system of claim 21, wherein the network is a wired network.
32. The system of claim 21, wherein the network is a virtual private network.
33. The system of claim 21, further including:
a first sending component configured to send the employer information
from the employer to the accumulator via the network.
34. The system of claim 21, wherein the first processing component further
includes:
a generating component configured to generate a debit based on the
employee information; and
a second sending component configured to send the debit to a
financial clearinghouse via the network.
35. The system of claim 34, wherein the first processing component further
includes:
a third sending component configured to send the debit from the
financial clearinghouse to a financial institution associated with
the employer via the network; and

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a first applying component configured to apply the debit to an account
of the employer at the financial institution.

36. The system of claim 35, wherein the debit is applied to the account of the employer using electronic funds transfer.

37. The system of claim 34, wherein the second processing component further includes:

a fourth sending component configured to send a credit from the
financial clearinghouse to a financial institution associated with
an intermediary; and

a second applying component configured to apply the credit to an
account of the intermediary at the financial institution.

38. The system of claim 37, wherein the credit is applied to the account of the intermediary using addendum-based electronic data interchange.

39. The system of claim 37, further including:

a notifying component configured to notify the intermediary when the
credit is applied to the account of the intermediary.

40. The system of claim 21, further including:

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a generating component configured to generate a report at the
accumulator based on the employee information.

41. A computer readable medium having computer readable code embodied therein for processing a payment and a disbursement at an accumulator over a network, the computer readable code comprising:

a receiving module configured to receive employee information
corresponding to an employee from an employer via the
network, wherein the employee information comprises payment
information and disbursement information;

a first processing module configured to process a payment based on
the payment information via the network; and

a second processing module configured to process a disbursement
based on the disbursement information via the network.

42. A system for processing a payment and a disbursement at an accumulator over a network, comprising:

means for receiving employee information corresponding to an
employee from an employer via the network, wherein the
employee information comprises payment information and
disbursement information;

means for processing a payment based on the payment information via
the network; and

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means for processing a disbursement based on the disbursement
information via the network.

43. A method for processing a payment at an accumulator over a network,
comprising:

receiving employer information from an employer via the network;
storing the employer information;
receiving employee information corresponding to an employee from
the employer via the network;
storing the employee information;
verifying the employee information using verification information
received from an intermediary; and
when the employee information is verified,
creating a payment corresponding to the employee
information,
submitting the payment to a financial clearinghouse via
the network, and
storing data related to the payment.

44. The method of claim 43, wherein the employer information includes at least
one of user information and employer account information.

45. The method of claim 43, wherein the submitting further includes:

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processing a debit to the financial clearinghouse, the debit to be
applied against an account of the employer.

46. The method of claim 45, wherein the submitting further includes:
receiving a credit from the financial clearinghouse, the credit to be
applied to an account of the intermediary.
47. The method of claim 45, wherein the debit is processed using debit-based
electronic funds transfer.
48. The method of claim 46, wherein the credit is processed using addendum-
based electronic data interchange.
49. The method of claim 43, wherein the employee information relates to a child
support payment.
50. The method of claim 43, further including:
generating a report based on the employee information.
51. The method of claim 50, further including:
sending the report based on the employee information to the employer.
52. The method of claim 43, further including:

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generating a report based on the employer information.

53. The method of claim 52, further including:
sending the report based on the employer information to the employer.
54. The method of claim 43, wherein the network is the Internet.
55. The method of claim 43, wherein the network is an intranet.
56. The method of claim 43, wherein the network is a wireless network.
57. The method of claim 43, wherein the network is a wired network.
58. The method of claim 43, wherein the network is a virtual private network.
59. A system for processing a payment at an accumulator over a network,
comprising:
a first receiving component configured to receive employer information
from an employer via the network;
a first storing component configured to store the employer information;
a second receiving component configured to receive employee
information corresponding to an employee from the employer
via the network;

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a second storing component configured to store the employee
information;
a verifying component configured to verify the employee information
using verification information received from an intermediary; and
when the employee information is verified,
a creating component configured to create a payment
corresponding to the employee information,
a submitting component configured to the payment to a
financial clearinghouse via the network, and
a third storing component configured to store data related
to the payment.

60. The system of claim 59, wherein the employer information includes at least one of user information and employer account information.

61. The system of claim 59, wherein the submitting component further includes:
a processing component configured to process a debit to the financial
clearinghouse, the debit to be applied against an account of the
employer.

62. The system of claim 61, wherein the submitting component further includes:

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a third receiving component configured to receive a credit from the
financial clearinghouse, the credit to be applied to an account of
the intermediary.

63. The system of claim 61, wherein the debit is processed using debit-based
electronic funds transfer.

64. The system of claim 62, wherein the credit is processed using addendum-
based electronic data interchange.

65. The system of claim 59, wherein the employee information relates to a child
support payment.

66. The system of claim 59, further including:
a first generating component configured to generate a report based on
the employee information.

67. The system of claim 66, further including:
a first sending component configured to send the report based on the
employee information to the employer.

68. The system of claim 59, further including:

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a second generating component configured to generate a report based
on the employer information.

69. The system of claim 68, further including:

a second sending component configured to send the report based on
the employer information to the employer.

70. The system of claim 59, wherein the network is the Internet.

71. The system of claim 59, wherein the network is an intranet.

72. The system of claim 59, wherein the network is a wireless network.

73. The system of claim 59, wherein the network is a wired network.

74. The system of claim 59, wherein the network is a virtual private network.

75. A computer readable medium having computer readable code embodied
therein for processing a payment at an accumulator over a network, the computer
readable code comprising:

a first receiving module configured to receive employer information
from an employer via the network;

a first storing module configured to store the employer information;

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a second receiving module configured to receive employee information corresponding to an employee from the employer via the network;

a second storing module configured to store the employee information;

a verifying module configured to verify the employee information using verification information received from an intermediary; and

when the employee information is verified,

a creating module configured to create a payment corresponding to the employee information,

a submitting module configured to submit the payment to a financial clearinghouse via the network, and

a third storing module configured to store data related to the payment.

76. A system for processing a payment at an accumulator over a network, comprising:

means for receiving employer information from an employer via the network;

means for storing the employer information;

means for receiving employee information corresponding to an employee from the employer via the network;

means for storing the employee information;

means for verifying the employee information using verification
information received from an intermediary; and
when the employee information is verified,
means for creating a payment corresponding to the
employee information,
means for submitting the payment to a financial
clearinghouse via the network, and
means for storing data related to the payment.

77. A method for processing a payment at an accumulator over a network,
comprising:

receiving employer information from an employer via the network;
storing the employer information in an accumulator database;
receiving an employee payment profile corresponding to an employee
from the employer via the network;
storing the employee payment profile in the accumulator database;
verifying the employee payment profile using verification information
received from an intermediary; and
when the employee payment profile is verified,
creating a payment corresponding to the employee
payment profile,

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processing a debit to a financial clearinghouse via the
network, the debit to be applied against an
account of the employer,
receiving a credit from the financial clearinghouse via the
network, the credit to be applied to an account of
the intermediary, and
storing data related to the payment in a payment
database.

78. The method of claim 77, further including:
managing communication with the employer via the network.
79. The method of claim 77, further including:
managing communication with the intermediary via the network.
80. The method of claim 77, further including:
administering the accumulator.
81. The method of claim 77, wherein the debit is processed using debit-based
electronic funds transfer.
82. The method of claim 77, wherein the credit is processed using addendum-
based electronic data interchange.

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83. The method of claim 77, wherein the employee information relates to a child support payment.

84. The method of claim 77, wherein the network is the Internet.

85. The method of claim 77, wherein the network is an intranet.

86. The method of claim 77, wherein the network is a wireless network.

87. The method of claim 77, wherein the network is a wired network.

88. The method of claim 77, wherein the network is a virtual private network.

89. A system for processing a payment at an accumulator over a network, comprising:

a first receiving component configured to receive employer information

from an employer via the network;

a first storing component configured to store the employer information

in an accumulator database;

a second receiving component configured to receive an employee

payment profile corresponding to an employee from the

employer via the network;

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a second storing component configured to store the employee payment profile in the accumulator database;

a verifying component configured to verify the employee payment profile using verification information received from an intermediary;

a creating component configured to create a payment corresponding to the employee payment profile, when the employee payment profile is verified;

a processing component configured to process a debit to a financial clearinghouse via the network, the debit to be applied against an account of the employer, when the employee payment profile is verified;

a third receiving component configured to receive a credit from the financial clearinghouse via the network, the credit to be applied to an account of the intermediary, when the employee payment profile is verified; and

a third storing component configured to store data related to the payment in a payment database, when the employee payment profile is verified.

90. The system of claim 89, further including:

a first managing component configured to manage communication with the employer via the network.

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91. The system of claim 89, further including:
a second managing component configured to manage communication
with the intermediary via the network.
92. The system of claim 89, further including:
an administering component configured to administer the accumulator.
93. The system of claim 89, wherein the debit is processed using debit-based
electronic funds transfer.
94. The system of claim 89, wherein the credit is processed using addendum-
based electronic data interchange.
95. The system of claim 89, wherein the employee information relates to a child
support payment.
96. The system of claim 89, wherein the network is the Internet.
97. The system of claim 89, wherein the network is an intranet.
98. The system of claim 89, wherein the network is a wireless network.

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99. The system of claim 89, wherein the network is a wired network.
100. The system of claim 89, wherein the network is a virtual private network.
101. A computer readable medium having computer readable code embodied therein for processing a payment at an accumulator over a network, the computer readable code comprising:
- a first receiving module configured to receive employer information from an employer via the network;
 - a first storing module configured to store the employer information in an accumulator database;
 - a second receiving module configured to receive an employee payment profile corresponding to an employee from the employer via the network;
 - a second storing module configured to store the employee payment profile in the accumulator database;
 - a verifying module configured to verify the employee payment profile using verification information received from an intermediary;
 - a creating module configured to create a payment corresponding to the employee payment profile, when the employee payment profile is verified;
 - a processing module configured to process a debit to a financial clearinghouse via the network, the debit to be applied against

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an account of the employer, when the employee payment profile is verified;

a third receiving module configured to receive a credit from the financial clearinghouse via the network, the credit to be applied to an account of the intermediary, when the employee payment profile is verified; and

a third storing module configured to store data related to the payment in a payment database, when the employee payment profile is verified.

102. A system for processing a payment at an accumulator over a network, comprising:

means for receiving employer information from an employer via the network;

means for storing the employer information in an accumulator database;

means for receiving an employee payment profile corresponding to an employee from the employer via the network;

means for storing the employee payment profile in the accumulator database;

means for verifying the employee payment profile using verification information received from an intermediary;

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means for creating a payment corresponding to the employee payment profile, when the employee payment profile is verified;

means for processing a debit to a financial clearinghouse via the network, the debit to be applied against an account of the employer, when the employee payment profile is verified;

means for receiving a credit from the financial clearinghouse via the network, the credit to be applied to an account of the intermediary, when the employee payment profile is verified;

and

means for storing data related to the payment in a payment database, when the employee payment profile is verified.

103. A method for processing a payment at an accumulator over a network, comprising:

receiving employer information to register an employer for submitting at least one payment over the network;

storing the employer information in a database;

receiving data about a bank account of the employer via the network;

storing the data about the bank account of the employer in the database;

receiving data about a user representing the employer via the network;

storing the data about the user representing the employer in the database;

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receiving payment profile information relating to at least one employee
of the employer via the network;
storing the payment profile information in the database; and
receiving payment information relating to an employee from the
employer via the network, the payment information specifying a
date for processing a payment based on the payment
information

104. The method of claim 103, further including:

generating a password for the registered employer to enable the
employer to submit at least one payment over the network.

105. The method of claim 104, further including:

receiving a request for a new password from the employer via the
network; and
updating the password for the employer.

106. The method of claim 103, further including:

receiving log in information from the employer via the network; and
enabling the employer to submit at least one payment over the
network, in response to the log in information.

107. The method of claim 103, further including:

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receiving employee detail information from the employer via the
network; and
storing the employee detail information in the database.

108. The method of claim 103, further including:

receiving a county code query from the employer via the network;
retrieving a county name corresponding to the county code from a
stored county code table; and
providing the county name to the employer.

109. The method of claim 103, further including:

receiving log-out information from the employer via the network; and
disabling the employer from submitting payments over the network in
response to the log-out information.

110. The method of claim 103, wherein the employer information includes at least one of: federal employee identification number, employer name, employer address, primary user name, primary user phone number, primary user ID, and primary user e-mail address.

111. The method of claim 103, wherein the data about the bank account of the employer includes at least one of: routing number, bank name, account number, account type, maximum daily withdrawal, and default bank indicator.

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112. The method of claim 103, wherein the data about the user representing the employer includes at least one of: user ID, user name, user status, user password, user e-mail address, and user permission.

113. The method of claim 112, wherein the user permission includes at least one of: withholding payment permission, withholding profile permission, payment submission permission, transaction history report permission, withholding profile report permission, and payment history report permission.

114. The method of claim 103, wherein the payment profile information includes at least one of: payment profile name, employer bank account, number of employees, total payment amount, effective date, and withholding date.

115. The method of claim 103, wherein the payment information includes at least one of: employee identification number, employee case number, employee name, employee payment amount, employee withholding date, and medical insurance indicator.

116. The method of claim 103, further including:
generating a report based on payments submitted by the employer.

117. The method of claim 103, further including:

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a first storing component configured to store the employer information
in a database;
a second receiving component configured to receive data about a bank
account of the employer via the network;
a second storing component configured to store the data about the
bank account of the employer in the database;
a third receiving component configured to receive data about a user
representing the employer via the network;
a third storing component configured to store the data about the user
representing the employer in the database;
a fourth receiving component configured to receive payment profile
information relating to at least one employee of the employer via
the network;
a fourth storing component configured to store the payment profile
information in the database; and
a fifth receiving component configured to receive payment information
relating to an employee from the employer via the network, the
payment information specifying a date for processing a payment
based on the payment information.

126. The system of claim 125, further including:

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a first generating component configured to generate a password for the registered employer to enable the employer to submit at least one payment over the network.

127. The system of claim 126, further including:

a sixth receiving component configured to receive a request for a new password from the employer via the network; and
an updating component configured to update the password for the employer.

128. The system of claim 125, further including:

a seventh receiving component configured to receive log in information from the employer via the network; and
an enabling component configured to enable the employer to submit at least one payment over the network, in response to the log in information.

129. The system of claim 125, further including:

an eighth receiving component configured to receive employee detail information from the employer via the network; and
a fifth storing component configured to store the employee detail information in the database.

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130. The system of claim 125, further including:

- a ninth receiving component configured to receive a county code query from the employer via the network;
- a retrieving component configured to retrieve a county name corresponding to the county code from a stored county code table; and
- a providing component configured to provide the county name to the employer.

131. The system of claim 125, further including:

- a tenth receiving component configured to receive log-out information from the employer via the network; and
- a disabling component configured to disable the employer from submitting payments over the network in response to the log-out information.

132. The system of claim 125, wherein the employer information includes at least one of: federal employee identification number, employer name, employer address, primary user name, primary user phone number, primary user ID, and primary user e-mail address.

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133. The system of claim 125, wherein the data about the bank account of the employer includes at least one of: routing number, bank name, account number, account type, maximum daily withdrawal, and default bank indicator.

134. The system of claim 125, wherein the data about the user representing the employer includes at least one of: user ID, user name, user status, user password, user e-mail address, and user permission.

135. The system of claim 134, wherein the user permission includes at least one of: withholding payment permission, withholding profile permission, payment submission permission, transaction history report permission, withholding profile report permission, and payment history report permission.

136. The system of claim 125, wherein the payment profile information includes at least one of: payment profile name, employer bank account, number of employees, total payment amount, effective date, and withholding date.

137. The system of claim 125, wherein the payment information includes at least one of: employee identification number, employee case number, employee name, employee payment amount, employee withholding date, and medical insurance indicator.

138. The system of claim 125, further including:

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a second generating component configured to generate a report based on payments submitted by the employer.

139. The system of claim 125, further including:

a third generating component configured to generate a report based on the payment profile information.

140. The system of claim 125, further including:

a fourth generating component configured to generate a report based on payments collected from an employee.

141. The system of claim 125, wherein the network is the Internet.

142. The system of claim 125, wherein the network is an intranet.

143. The system of claim 125, wherein the network is a wireless network.

144. The system of claim 125, wherein the network is a wired network.

145. The system of claim 125, wherein the network is a virtual private network.

146. The system of claim 125, wherein the payment information relates to a child support payment.

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- a first receiving module configured to receive employer information to register an employer for submitting at least one payment over the network;
- a first storing module configured to store the employer information in a database;
- a second receiving module configured to receive data about a bank account of the employer via the network;
- a second storing module configured to store the data about the bank account of the employer in the database;
- a third receiving module configured to receive data about a user representing the employer via the network;
- a third storing module configured to store the data about the user representing the employer in the database;
- a fourth receiving module configured to receive payment profile information relating to at least one employee of the employer via the network;
- a fourth storing module configured to store the payment profile information in the database; and

a fifth receiving module configured to receive payment information relating to an employee from the employer via the network, the payment information specifying a date for processing a payment based on the payment information.

148. A system for processing a payment at an accumulator over a network, comprising:

means for receiving employer information to register an employer for submitting at least one payment over the network;

means for storing the employer information in a database;

means for receiving data about a bank account of the employer via the network;

means for storing the data about the bank account of the employer in the database;

means for receiving data about a user representing the employer via the network;

means for storing the data about the user representing the employer in the database;

means for receiving payment profile information relating to at least one employee of the employer via the network;

means for storing the payment profile information in the database; and

means for receiving payment information relating to an employee from the employer via the network, the payment information

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specifying a date for processing a payment based on the
payment information

149. A method for processing a payment at an accumulator that receives employer
information and data about a bank account of the employer via a network,
comprising:

storing the employer information in a database;

storing the data about the bank account of the employer in the
database;

submitting a debit against the bank account of the employer via a
financial clearinghouse based on instructions received from the
employer;

if the debit is not applied successfully against the bank account of the
employer at an employer's bank by the financial clearinghouse,
handling a return received from the financial
clearinghouse, the return indicating that the debit
was not successful; and

if the debit is applied successfully against the bank account of the
employer at the employer's bank,
receiving a credit corresponding to the debit from the
financial clearinghouse.

150. The method of claim 149, further including:

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receiving a user permission related to the employer information via the
network; and
storing the user permission with the employer information in the
database.

151. The method of claim 149, further including:

receiving an update to the employer information via the network; and
storing the update with the employer information in the database.

152. The method of claim 149, further including:

receiving an update to the data about the bank account of the
employer via the network; and
storing the update with the data about the bank account of the
employer in the database.

153. The method of claim 149, wherein the handling step further includes:

receiving a query from a user at the accumulator, the query containing
data about the return;
retrieving the data about the bank account of the employer
corresponding to the query from the database;
receiving a reason for the return from the user at the accumulator;
storing the reason for the return with the data about the bank account
of the employer in the database; and

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canceling a payment associated with the bank account.

154. The method of claim 153, wherein the handling step further includes:

disabling at least one bank account for any other employers linked to
the bank account of the employer.

155. The method of claim 149, wherein the employer information includes at least one of: employer account number, federal employee identification number, employer name, employer address, primary user name, primary user phone number, primary user ID, and primary user e-mail address.

156. The method of claim 149, wherein the data about the bank account of the employer includes at least one of: routing number, bank name, account number, account type, maximum daily withdrawal, and default bank indicator.

157. The method of claim 149, wherein the receiving step further includes:

collecting credits corresponding to a plurality of employers into a credit
batch;
generating credit batch data; and
sending the credit batch to the intermediary.

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158. The method of claim 157, wherein the credit batch data includes at least one of: batch number, effective date, creation date, batch status, bank account type, credit bank information, number of employers, number of payments, file creation date, file send date, and total credit amount.

159. The method of claim 157, further including:

generating a summary report of the credits in the credit batch.

160. The method of claim 149, wherein the submitting further includes:

collecting debits corresponding to a plurality of employers into a debit batch;

generating debit batch data; and

sending the debit batch to the bank account of the employer at the employer's bank via the financial clearinghouse.

161. The method of claim 160, wherein the debit batch data includes at least one of: batch number, effective date, creation date, batch status, batch stage, bank account type, bank information, number of employers, number of payments, file creation date, file send date, and total debit amount.

162. The method of claim 160, further including:

generating a summary report of the debits in the debit batch.

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163. The method of claim 149, further including:
generating a report of the debit applied against the bank account of the employer.
164. The method of claim 149, further including:
generating a report of the credit processed to the intermediary.
165. The method of claim 149, further including:
generating a report of the return received from the financial clearinghouse.
166. The method of claim 149, wherein the network is the Internet.
167. The method of claim 149, wherein the network is an intranet.
168. The method of claim 149, wherein the network is a wireless network.
169. The method of claim 149, wherein the network is a wired network.
170. The method of claim 149, wherein the network is a virtual private network.
171. The method of claim 149, wherein the instructions received from the employer relate to a child support payment.

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172. The method of claim 149, wherein the debit is submitted using debit-based electronic funds transfer.

173. The method of claim 149, wherein the credit is processed using addendum-based electronic data interchange.

174. A system for processing a payment at an accumulator that receives employer information and data about a bank account of the employer via a network, comprising:

- a first storing component configured to store the employer information in a database;
- a second storing component configured to store the data about the bank account of the employer in the database;
- a submitting component configured to submit a debit against the bank account of the employer via a financial clearinghouse based on instructions received from the employer;
- a handling component configured to handle a return received from the financial clearinghouse, the return indicating that the debit was not successful, if the debit is not applied successfully against the bank account of the employer at an employer's bank by the financial clearinghouse; and

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a first receiving component configured to receive a credit
corresponding to the debit from the financial clearinghouse, if
the debit is applied successfully against the bank account of the
employer at the employer's bank.

175. The system of claim 174, further including:

a second receiving component configured to a user permission related
to the employer information via the network; and
a third storing component configured to store the user permission with
the employer information in the database.

176. The system of claim 174, further including:

a third receiving component configured to receive an update to the
employer information via the network; and
a fourth storing component configured to store the update with the
employer information in the database.

177. The system of claim 174, further including:

a fourth receiving component configured to receive an update to the
data about the bank account of the employer via the network;
and
a fifth storing component configured to store the update with the data
about the bank account of the employer in the database.

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178. The system of claim 174, wherein the handling component further includes:
- a sixth receiving component configured to receive a query from a user at the accumulator, the query containing data about the return;
 - a retrieving component configured to retrieve the data about the bank account of the employer corresponding to the query from the database;
 - a seventh receiving component configured to receive a reason for the return from the user at the accumulator;
 - a sixth storing component configured to store the reason for the return with the data about the bank account of the employer in the database; and
 - a canceling component configured to cancel a payment associated with the bank account.
179. The system of claim 178, wherein the handling component further includes:
- a disabling component configured to disable at least one bank account for any other employers linked to the bank account of the employer.

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180. The system of claim 174, wherein the employer information includes at least one of: employer account number, federal employee identification number, employer name, employer address, primary user name, primary user phone number, primary user ID, and primary user e-mail address.

181. The system of claim 174, wherein the data about the bank account of the employer includes at least one of: routing number, bank name, account number, account type, maximum daily withdrawal, and default bank indicator.

182. The system of claim 174, wherein the first receiving component further includes:

- a collecting component configured to collect credits corresponding to a plurality of employers into a credit batch;
- a first generating component configured to generate credit batch data;
- and
- a first sending component configured to send the credit batch to the intermediary.

183. The system of claim 182, wherein the credit batch data includes at least one of: batch number, effective date, creation date, batch status, bank account type, credit bank information, number of employers, number of payments, file creation date, file send date, and total credit amount.

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a fifth generating component configured to generate a report of the
debit applied against the bank account of the employer.

189. The system of claim 174, further including:

a sixth generating component configured to generate a report of the
credit processed to the intermediary.

190. The system of claim 174, further including:

a seventh generating component configured to generate a report of the
return received from the financial clearinghouse.

191. The system of claim 174, wherein the network is the Internet.

192. The system of claim 174, wherein the network is an intranet.

193. The system of claim 174, wherein the network is a wireless network.

194. The system of claim 174, wherein the network is a wired network.

195. The system of claim 174, wherein the network is a virtual private network.

196. The system of claim 174, wherein the instructions received from the employer
relate to a child support payment.

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197. The system of claim 174, wherein the debit is submitted using debit-based electronic funds transfer.

198. The system of claim 174, wherein the credit is processed using addendum-based electronic data interchange.

199. A computer readable medium having computer readable code embodied therein for processing a payment at an accumulator that receives employer information and data about a bank account of the employer via a network, the computer readable code comprising:

- a first storing module configured to store the employer information in a database;

- a second storing module configured to store the data about the bank account of the employer in the database;

- a submitting module configured to submit a debit against the bank account of the employer via a financial clearinghouse based on instructions received from the employer;

- a handling module configured to handle a return received from the financial clearinghouse, the return indicating that the debit was not successful, if the debit is not applied successfully against the bank account of the employer at an employer's bank by the financial clearinghouse; and

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a receiving module configured to receive a credit corresponding to the debit from the financial clearinghouse, if the debit is applied successfully against the bank account of the employer at the employer's bank.

200. A system for processing a payment at an accumulator that receives employer information and data about a bank account of the employer via a network, comprising:

means for storing the employer information in a database;

means for storing the data about the bank account of the employer in the database;

means for submitting a debit against the bank account of the employer via a financial clearinghouse based on instructions received from the employer;

means for handling a return received from the financial clearinghouse, the return indicating that the debit was not successful, if the debit is not applied successfully against the bank account of the employer at an employer's bank by the financial clearinghouse;

and

means for receiving a credit corresponding to the debit from the financial clearinghouse, if the debit is applied successfully against the bank account of the employer at the employer's bank.

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201. A method for processing payments over a network for a plurality of intermediaries, comprising:

receiving employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

processing at least one employee debit corresponding to the employee information for each employee;

processing a credit corresponding to each employee debit;

batching the credits into a plurality of batch files based upon the intermediary identifier; and

sending each batch file to an intermediary based on the intermediary identifier.

202. The method of claim 201, further including:

verifying the employee information using verification information received from an intermediary.

203. The method of claim 202, further including:

processing the employee debit corresponding to the employee information for each employee, when the employee information is verified.

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204. The method of claim 202, further including:
- receiving a credit corresponding to the employee debits, when the
employee information is verified.
205. The method of claim 201, wherein the sending further includes:
- delivering each batch file to each intermediary using a communication
method matching the intermediary identifier.
206. The method of claim 205, wherein the communication method is electronic
funds transfer.
207. The method of claim 205, wherein the communication method is electronic
data interchange.
208. The method of claim 205, wherein the communication method is paper.
209. The method of claim 201, wherein the network is the Internet.
210. The method of claim 201, wherein the network is an intranet.
211. The method of claim 201, wherein the network is a wireless network.

212. The method of claim 201, wherein the network is a wired network.
213. The method of claim 201, wherein the network is a virtual private network.
214. The method of claim 201, wherein the employee information relates to a child support payment.
215. The method of claim 201, wherein the debits are processed using debit-based electronic funds transfer.
216. The method of claim 201, wherein the credits are processed using addendum-based electronic data interchange.
217. A system for processing payments over a network for a plurality of intermediaries, comprising:
- a first receiving component configured to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;
 - a first processing component configured to process at least one employee debit corresponding to the employee information for each employee;

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a second processing component configured to process a credit
corresponding to each employee debit;
a batching component configured to batch the credits into a plurality of
batch files based upon the intermediary identifier; and
a sending component configured to send each batch file to an
intermediary based on the intermediary identifier.

218. The system of claim 217, further including:

a verifying component configured to verify the employee information
using verification information received from an intermediary.

219. The system of claim 218, further including:

a third processing component configured to process the employee
debit corresponding to the employee information for each
employee, when the employee information is verified.

220. The system of claim 218, further including:

a second receiving component configured to receive a credit
corresponding to the employee debits, when the employee
information is verified.

221. The system of claim 217, wherein the sending further includes:

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a delivering component configured to deliver each batch file to each intermediary using a communication method matching the intermediary identifier.

222. The system of claim 221, wherein the communication method is electronic funds transfer.

223. The system of claim 221, wherein the communication method is electronic data interchange.

224. The system of claim 221, wherein the communication method is paper.

225. The system of claim 217, wherein the network is the Internet.

226. The system of claim 217, wherein the network is an intranet.

227. The system of claim 217, wherein the network is a wireless network.

228. The system of claim 217, wherein the network is a wired network.

229. The system of claim 217, wherein the network is a virtual private network.

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230. The system of claim 217, wherein the employee information relates to a child support payment.

231. The system of claim 217, wherein the debits are processed using debit-based electronic funds transfer.

232. The system of claim 217, wherein the credits are processed using addendum-based electronic data interchange.

233. A computer readable medium having computer readable code embodied therein for processing payments over a network for a plurality of intermediaries, the computer readable code comprising:

a receiving module configure to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

a first processing module configure to process at least one employee debit corresponding to the employee information for each employee;

a second processing module configure to process a credit corresponding to each employee debit;

a batching module configure to batch the credits into a plurality of batch files based upon the intermediary identifier; and

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a sending module configure to send each batch file to an intermediary
based on the intermediary identifier.

234. A system for processing payments over a network for a plurality of
intermediaries, comprising:

means for receiving employee information from a plurality of employers
via the network, the employee information corresponding to at
least one employee of each employer and including an
intermediary identifier;

means for processing at least one employee debit corresponding to the
employee information for each employee;

means for processing a credit corresponding to each employee debit;

means for batching the credits into a plurality of batch files based upon
the intermediary identifier; and

means for sending each batch file to an intermediary based on the
intermediary identifier.

235. A method for processing a payment over a network at an accumulator storing
a plurality of templates for a plurality of intermediaries, comprising:

receiving employee information from a plurality of employers via the
network, the employee information corresponding to at least one
employee of each employer and including an intermediary
identifier;

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filtering the employee information using a template based on one
intermediary corresponding to the intermediary identifier; and
processing at least one employee debit corresponding to the filtered
employee information.

236. The method of claim 235, further including:

processing a credit corresponding to the employee debit; and
sending the credit to an intermediary represented by the intermediary
identifier.

237. The method of claim 235, further including:

presenting the template matching the intermediary identifier to the
employer to direct the contents of the employee information.

238. The method of claim 235, further including:

verifying the employee information using verification information
received from the intermediary associated with the intermediary
identifier in the employee information.

239. The method of claim 235, further including:

presenting a single template to the employer, from which the template
matching the intermediary identifier is determined.

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240. The method of claim 238, further including:

processing the employee debit from the employer based on the filtered
employee information, when the employee information is
verified.

241. The method of claim 238, further including:

receiving the credit corresponding to the debit, when the employee
information is verified.

242. The method of claim 235, wherein the network is the Internet.

243. The method of claim 235, wherein the network is an intranet.

244. The method of claim 235, wherein the network is a wireless network.

245. The method of claim 235, wherein the network is a wired network.

246. The method of claim 235, wherein the network is a virtual private network.

247. The method of claim 235, wherein the employee information relates to a child
support payment.

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248. The method of claim 235, wherein the debit is processed using debit-based electronic funds transfer.

249. The method of claim 235, wherein the credit is processed using addendum-based electronic data interchange.

250. A system for processing a payment over a network at an accumulator storing a plurality of templates for a plurality of intermediaries, comprising:

- a first receiving component configured to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;
- a filtering component configured to filter the employee information using a template based on one intermediary corresponding to the intermediary identifier; and
- a first processing component configured to process at least one employee debit corresponding to the filtered employee information.

251. The system of claim 250, further including:

- a second processing component configured to process a credit corresponding to the employee debit; and

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a sending component configured to send the credit to an intermediary
represented by the intermediary identifier.

252. The system of claim 250, further including:

a first presenting component configured to present the template
matching the intermediary identifier to the employer to direct the
contents of the employee information.

253. The system of claim 250, further including:

a verifying component configured to verify the employee information
using verification information received from the intermediary
associated with the intermediary identifier in the employee
information.

254. The system of claim 250, further including:

a second presenting component configured to present a single
template to the employer, from which the template matching the
intermediary identifier is determined.

255. The system of claim 253, further including:

a second processing component configured to process the employee
debit from the employer based on the filtered employee
information, when the employee information is verified.

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256. The system of claim 253, further including:
a second receiving component configured to receive the credit
corresponding to the debit, when the employee information is
verified.
257. The system of claim 250, wherein the network is the Internet.
258. The system of claim 250, wherein the network is an intranet.
259. The system of claim 250, wherein the network is a wireless network.
260. The system of claim 250, wherein the network is a wired network.
261. The system of claim 250, wherein the network is a virtual private network.
262. The system of claim 250, wherein the employee information relates to a child
support payment.
263. The system of claim 250, wherein the debit is processed using debit-based
electronic funds transfer.

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264. The system of claim 250, wherein the credit is processed using addendum-based electronic data interchange.

265. A computer readable medium having computer readable code embodied therein for processing a payment over a network at an accumulator storing a plurality of templates for a plurality of intermediaries, the computer readable code comprising:

- a receiving module configured to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;
- a filtering module configured to filter the employee information using a template based on one intermediary corresponding to the intermediary identifier; and
- a processing module configured to process at least one employee debit corresponding to the filtered employee information.

266. A system for processing a payment over a network at an accumulator storing a plurality of templates for a plurality of intermediaries, comprising:

- means for receiving employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

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means for filtering the employee information using a template based on
one intermediary corresponding to the intermediary identifier;
and
means for processing at least one employee debit corresponding to the
filtered employee information.

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